

Imaged Certificate of Notice Page 1 of 4
 IN THE UNITED STATES BANKRUPTCY COURT
 WESTERN DISTRICT OF PENNSYLVANIA

FILED
 6/10/25 11:34 am
 CLERK
 U.S. BANKRUPTCY
 COURT - WDPA

IN RE:

SHANDA K. WELSH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-23468

Chapter 13

Related to Docket No. 99

ORDER OF COURT

AND NOW, this _____ 10th Day of June, 2025 _____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.


(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


 Gregory J. Taddonio, Chief Judge
 United States Bankruptcy Court

ENTERED BY DEFAULT

In re:
Shanda K. Welsh
Debtor

Case No. 19-23468-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 10, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Shanda K. Welsh, 2109 W. Sunbury Rd, Hilliards, PA 16040-1207 |
| 15116257 | + Dollar Bank Servicing Center, P.O. Box 555, Pittsburgh, PA 15230-0555 |
| 15127399 | + Dollar Bank, FSB, c/o Dollar Bank, FSB Collections Dept., 2700 Liberty Ave., Pittsburgh, PA 15222-4700 |
| 15116263 | Pennsylvania-American Water FCU, P.O. Box 37603, Philadelphia, PA 19101-0603 |
| 15116264 | Peoples, P.O. Box 535323, Pittsburgh, PA 15253-5323 |
| 15116271 | + SYW/CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217 |
| 15116275 | U.S.A.A. Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jun 11 2025 00:37:25 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | + Email/Text: ebnpeoples@grblaw.com | Jun 11 2025 00:06:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |
| 15117572 | + Email/PDF: AffirmBKNotifications@resurgent.com | Jun 11 2025 00:55:11 | Affirm, 30 Isabella Street, Floor 4, Pittsburgh, PA 15212-5862 |
| 15116253 | Email/Text: BKelectronicnotices@cenlar.com | Jun 11 2025 00:06:00 | Cenlar, P.O. Box 77404, Ewing, NJ 08628 |
| 15116254 | Email/Text: Bankruptcy.RI@Citizensbank.com | Jun 11 2025 00:06:00 | Citizens Bank, c/o Firstmark Services, P.O. Box 82522, Lincoln, NE 68501-2522 |
| 15129415 | Email/Text: Bankruptcy.RI@Citizensbank.com | Jun 11 2025 00:06:00 | Citizens Bank N.A., One Citizens Bank Way Mail Stop JCA115, Johnston, RI 02919 |
| 15154366 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 11 2025 00:55:41 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 15116255 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jun 11 2025 00:06:00 | Comenity Bank/Kay Jewelers, P.O. Box 182789, Columbus, OH 43218-2789 |
| 15116256 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jun 11 2025 00:06:00 | Comenity Bank/Kay Jewelers, P.O. Box 182125, Columbus, OH 43218-2125 |
| 15116259 | + Email/Text: kburkley@bernsteinlaw.com | Jun 11 2025 00:06:00 | Duquesne Light, 411 Seventh Avenue, MD 6-1, Pittsburgh, PA 15219-1942 |
| 15155973 | + Email/Text: kburkley@bernsteinlaw.com | Jun 11 2025 00:06:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 15116260 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 11 2025 00:26:37 | Home Depot Credit Services, P.O. Box 790328, Saint Louis, MO 63179-0328 |
| 15117571 | Email/Text: customerservice.us@klarna.com | Jun 11 2025 00:06:00 | Klarna, Attn: Klarna Credit, P.O. Box 206487, Dallas, TX 75320-6487 |

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|----------|--|----------------------|--|
| 15116262 | Email/Text: paw.fcu@verizon.net | Jun 11 2025 00:06:00 | PA-American Water FCU, 6050 Library Road, Bethel Park, PA 15102-4026 |
| 15116265 | Email/Text: Bankruptcy.Notices@pnc.com | Jun 11 2025 00:06:00 | PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230 |
| 15152627 | Email/Text: Bankruptcy.Notices@pnc.com | Jun 11 2025 00:06:00 | PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101 |
| 15156316 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jun 11 2025 00:26:17 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 15125878 | + Email/Text: paw.fcu@verizon.net | Jun 11 2025 00:06:00 | Pennsylvania-American Water Federal Credit Union, 6050 Library Rd., Bethel Park, PA 15102-4026 |
| 15155599 | + Email/Text: BKelectronicnotices@cenlar.com | Jun 11 2025 00:06:00 | Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430 |
| 15194609 | + Email/Text: nsm_bk_notices@mrcooper.com | Jun 11 2025 00:06:00 | Pingora Loan Servicing, LLC, C/O Nationstar Mortgage LLC, d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094 |
| 15151970 | Email/Text: bnc-quantum@quantum3group.com | Jun 11 2025 00:06:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 15116266 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 11 2025 00:56:47 | Sears Mastercard, P.O. Box 6275, Sioux Falls, SD 57117-6275 |
| 15116644 | ^ MEBN | Jun 11 2025 00:01:44 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15116267 | Email/PDF: ais.sync.ebn@aisinfo.com | Jun 11 2025 00:25:24 | Synchrony Bank/At Home, P.O. Box 965064, Orlando, FL 32896-5064 |
| 15116268 | Email/PDF: ais.sync.ebn@aisinfo.com | Jun 11 2025 00:25:16 | Synchrony Bank/Carecredit, P.O. Box 965064, Orlando, FL 32896-5064 |
| 15116269 | Email/PDF: ais.sync.ebn@aisinfo.com | Jun 11 2025 00:38:50 | Synchrony Bank/Sam's Club, P.O. Box 965060, Orlando, FL 32896-5060 |
| 15116270 | Email/PDF: ais.sync.ebn@aisinfo.com | Jun 11 2025 00:25:51 | Synchrony Bank/TJX Rewards, P.O. Box 965060, Orlando, FL 32896-5060 |
| 15116272 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 11 2025 00:25:32 | The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497 |
| 15116273 | ^ MEBN | Jun 11 2025 00:01:38 | U.S. Department of Education/GL, 2401 International, P.O. Box 7859, Madison, WI 53707-7859 |
| 15116274 | ^ MEBN | Jun 11 2025 00:01:39 | U.S. Department of Education/GLE, 2401 International, P.O. Box 7859, Madison, WI 53707-7859 |
| 15122824 | Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Jun 11 2025 00:06:00 | UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973 |

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | Pingora Loan Servicing ,LLC enote vesting-- Nation |
| cr | | Pingora Loan Servicing, LLC |
| cr | | Pingora Loan Servicing, LLC unless in the state of |
| 15116252 | | Affirm |
| 15116258 | | Douglas Sable |
| 15116261 | | Klarna |

District/off: 0315-2

User: auto

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cr *+ Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 6 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Denise Carlon | on behalf of Creditor Pingora Loan Servicing LLC unless in the state of RI, ME, NH, NV or Orleans Parish, LA, then use Federal National Mortgage Association dcarlon@kmlawgroup.com |
| Denise Carlon | on behalf of Creditor Pingora Loan Servicing LLC dcarlon@kmlawgroup.com |
| Keri P. Ebeck | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com |
| Maria Miksich | on behalf of Creditor Pingora Loan Servicing LLC enote vesting-- Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmlawgroup.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Rodney D. Shepherd | on behalf of Debtor Shanda K. Welsh rodsheph@cs.com |
| Ronda J. Winnecour | cmecf@chapter13trusteewdpa.com |
| S. James Wallace | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com |

TOTAL: 8